

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re: DEAN, GEORGINA M.

§ Case No. 09-10379-LBR

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§

Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 13 of the United States Bankruptcy Code was filed on January 13, 2009. The case was converted to one under Chapter 7 on August 25, 2012. The undersigned trustee was appointed on August 25, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 175,380.58

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>156,578.47</u>
Administrative expenses	<u>14,197.11</u>
Bank service fees	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>4,605.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 01/22/2013 and the deadline for filing governmental claims was 07/12/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,500.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,500.00, for a total compensation of \$2,500.00.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$219.48, for total expenses of \$219.48.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/28/2013 By:/s/LENARD E. SCHWARTZER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 09-10379-LBR

Trustee: (480250) LENARD E. SCHWARTZER

Case Name: DEAN, GEORGINA M.

Filed (f) or Converted (c): 08/25/12 (c)

Period Ending: 10/28/13

§341(a) Meeting Date: 09/24/12

Claims Bar Date: 01/22/13

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a)	6 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	RESIDENCE - 5741 BLACKBIRCH ST., LV	350,500.00	0.00		0.00	FA
2	9519 GREEN VINEYARD AVE, LV	280,000.00	5,000.00		170,380.58	FA
3	9325 W. DESERT INN ROAD #121, LV property sold by secured creditor in December, 2012	155,000.00	5,000.00		0.00	FA
4	WELLS FARGO	800.00	54.00		0.00	FA
5	HOUSEHOLD GOODS	2,500.00	0.00		0.00	FA
6	WEARING APPAREL	250.00	0.00		0.00	FA
7	2006 BMW 325I 20,000 MILES	20,000.00	15,689.00		0.00	FA
8	BANKRUPTCY TRUSTEE RELEASE FEE (u)	0.00	5,000.00		5,000.00	FA
8	Assets    Totals (Excluding unknown values)	\$809,050.00	\$30,743.00		\$175,380.58	\$0.00

## Major Activities Affecting Case Closing:

REPORT OF NO DISTRIBUTION

Initial Projected Date Of Final Report (TFR): August 31, 2014

Current Projected Date Of Final Report (TFR): December 31, 2013

## Form 2

### Cash Receipts And Disbursements Record

Page: 1

Case Number: 09-10379-LBR

Trustee: LENARD E. SCHWARTZER (480250)

Case Name: DEAN, GEORGINA M.

Bank Name: Rabobank, N.A.

Taxpayer ID #: \*\*-\*\*1131

Account: \*\*\*\*\*9766 - Checking Account

Period Ending: 10/28/13

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/16/13		NEVADA TITLE COMPANY	SALE OF 9519 GREEN VINEYARD		4,605.00		4,605.00
	{2}		Sale of 9519 Green Vineyard 170,380.58	1110-000			4,605.00
	{8}		Trustee Release Fee - 9519 Green Vineyard 5,000.00	1229-000			4,605.00
			Payoff on 1st - B of A -155,428.47	4110-000			4,605.00
			Property tax -385.56	2820-000			4,605.00
			Realtor Commission -10,200.00	3610-000			4,605.00
			Closing Fee to Nevada Title -722.00	2500-000			4,605.00
			Title Insurance -885.00	2500-000			4,605.00
			Notary Fee -3.00	2500-000			4,605.00
			Recording Fee -21.00	2500-000			4,605.00
			County Transfer Tax -867.00	2500-000			4,605.00
			HOA Reimbursement Fee -150.00	4110-000			4,605.00
			Trash Liens to Republic Services -600.00	2990-000			4,605.00
			HOA Dues -1,000.00	4110-000			4,605.00
			Sewer Charges -118.55	2990-000			4,605.00
			Realtor expense -395.00	3520-000			4,605.00

ACCOUNT TOTALS	4,605.00	0.00	\$4,605.00
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>4,605.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$4,605.00</b>	<b>\$0.00</b>	

Net Receipts :	4,605.00
Plus Gross Adjustments :	170,775.58
Net Estate :	\$175,380.58

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****9766	4,605.00	0.00	4,605.00
	<b>\$4,605.00</b>	<b>\$0.00</b>	<b>\$4,605.00</b>

**E X H I B I T C**  
**ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: January 22, 2013

**Case Number:** 09-10379-LBR  
**Debtor Name:** DEAN, GEORGINA M.

Page: 1

**Date:** October 28, 2013  
**Time:** 03:19:53 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
TEEEPS 200	LENARD E. SCHWARTZER	Admin Ch. 7		\$219.48	\$0.00	219.48
TEEFEE 200	LENARD E. SCHWARTZER	Admin Ch. 7		\$2,500.00	\$0.00	2,500.00
16-2 570	IRS PO BOX 7317 PHILADELPHIA, PA 19101-7317	Priority	6887 Allowed	\$3,657.00	\$0.00	3,657.00
4 100	BANK OF AMERICA N.A. PO Box 26012 NC4-105-03-14 Greensboro, NC 27420	Secured		\$0.00	\$0.00	0.00
5 100	BANK OF AMERICA, N.A. PO Box 26012 NC4-105-03-14 Greensboro, NC 27420	Secured	8599 Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code	\$0.00	\$0.00	0.00
6 100	BANK OF AMERICA, N.A. PO Box 26012 NC4-105-03-14 Greensboro, NC 27420	Secured	1699 Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code	\$0.00	\$0.00	0.00
7 100	BMW FINANCIAL SERVICES NA LLC C/O BMW FINANCIAL SERVICES PO BOX 3608 DUBLIN, OH 43016	Secured	2450 Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code	\$0.00	\$0.00	0.00
8 100	COUNTRYWIDE HOME LOANS SERVICING, L.P. P.O. BOX 10219 VAN NUYS, CA 91410-0219	Secured	0476 Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code	\$0.00	\$0.00	0.00
9 100	COUNTRYWIDE HOME LOANS SERVICING, L.P. P.O. BOX 10219 VAN NUYS, CA 91410-0219	Secured	0459 Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code	\$0.00	\$0.00	0.00
10 100	COUNTRYWIDE HOME LOANS SERVICING, L.P. P.O. BOX 10219 VAN NUYS, CA 91410-0219	Secured	0475 Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code	\$0.00	\$0.00	0.00
1 610	Nordstrom FSB PO Box 6566 Englewood, CO 80015	Unsecured	7948 Allowed	\$1,524.63	\$0.00	1,524.63
2-2 610	WESTSTAR CREDIT UNION ATTN BANKRUPTCY DEPT PO BOX 94138 LAS VEGAS, NV 89193	Unsecured	0015 Allowed	\$15,217.73	\$0.00	15,217.73

**E X H I B I T C**  
**ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: January 22, 2013

<b>Case Number:</b> 09-10379-LBR <b>Debtor Name:</b> DEAN, GEORGINA M.		Page: 2		<b>Date:</b> October 28, 2013 <b>Time:</b> 03:19:53 PM		
Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
3 610	DELL FINANCIAL SERVICES, LLC C/O RESURGENT CAPITAL SERVICES? P.O. BOX 10390 GREENVILLE, SC 0390	Unsecured	7407 Allowed	\$1,349.17	\$0.00	1,349.17
11 610	BMW FINANCIAL SERVICES NA LLC C/O BMW FINANCIAL SERVICES PO BOX 3608 DUBLIN, OH 43016	Unsecured	0230 Allowed	\$14,630.60	\$0.00	14,630.60
12 610	AMERICAN EXPRESS CENTURION BANK C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Unsecured	4001 Allowed	\$6,187.90	\$0.00	6,187.90
13 610	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. PO Box 12914 NORFOLK, VA 23541	Unsecured	8937 Allowed	\$11,205.73	\$0.00	11,205.73
14 610	ECAST SETTLEMENT CORP PO BOX 7247-6971 PHILADELPHIA, PA 19170-6971	Unsecured	0093 Allowed	\$1,845.99	\$0.00	1,845.99
15 610	ECAST SETTLEMENT CORP PO BOX 7247-6971 PHILADELPHIA, PA 19170-6971	Unsecured	4059 Allowed	\$453.07	\$0.00	453.07
17 610	Nordstrom fsb P.O. Box 6566 Englewood, CO 80155	Unsecured	7948 Allowed	\$1,524.63	\$0.00	1,524.63
<b>&lt;&lt; Totals &gt;&gt;</b>				60,315.93	0.00	60,315.93

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-10379-LBR

Case Name: DEAN, GEORGINA M.

Trustee Name: LENARD E. SCHWARTZER

**Balance on hand:** \$ 4,605.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 4,605.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - LENARD E. SCHWARTZER	2,500.00	0.00	2,500.00
Trustee, Expenses - LENARD E. SCHWARTZER	219.48	0.00	219.48

Total to be paid for chapter 7 administration expenses: \$ 2,719.48  
Remaining balance: \$ 1,885.52

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
Remaining balance: \$ 1,885.52

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$3,657.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
16 -2	IRS	3,657.00	0.00	1,885.52

Total to be paid for priority claims: \$ 1,885.52  
Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 53,939.45 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Nordstrom FSB	1,524.63	0.00	0.00
2 -2	WESTSTAR CREDIT UNION	15,217.73	0.00	0.00
3	DELL FINANCIAL SERVICES, LLC	1,349.17	0.00	0.00
11	BMW FINANCIAL SERVICES NA LLC	14,630.60	0.00	0.00
12	AMERICAN EXPRESS CENTURION BANK	6,187.90	0.00	0.00
13	PRA Receivables Management, LLC	11,205.73	0.00	0.00
14	ECAST SETTLEMENT CORP	1,845.99	0.00	0.00
15	ECAST SETTLEMENT CORP	453.07	0.00	0.00
17	Nordstrom fsb	1,524.63	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	None			

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
Total to be paid for subordinated claims: \$ <u>0.00</u>				
Remaining balance: \$ <u>0.00</u>				